



Unit Wing Banker Solution – CLC

## Finance Committee's Responsibility

- Ensure that your unit is financially sound.
- Determine your unit's assets and unit's needs.
- Develop a budget.
- Monitor the income and expenses.
- Reconcile all finance reports.
- Obtain approval for fund raising & grants.

## Determining Your Needs

- Rent?
- Utility bills?
- Squadron activities?
- Community activities?
- Projected expenses?
- Uniforms?
- Encampment stipends?
- SAR Equipment, ELT, maps?
- Color guard equipment?
- Vehicle expenses?



## Objectives:

- Unit's financial responsibilities.
- Importance of unit budgeting.
- Determine budget requirements.
- Wing's responsibilities to units with Wing Banker Program.

## Importance of Budgeting at the Unit Level

- Budget planning helps determine the goals and missions of your squadron.
- Defines goals for members.
- Motivates members during fund raisers.
- Creates missions statements for your community.

## Exploring Options to Balance the Budget

- How does the unit receive and spend money?
  - raising income and lowering expenses.
- PAWG allocation from the Commonwealth of PA.
- Are you purchasing wisely?
- Is squadron supplying members, without charge, for items that are costing the unit?
- Ask questions? where is the income coming from and where is it going to.



## Budgeting – Fund Raising

- Brainstorm on ideas to raise money.
  - Community events, park cars, concessions, crowd control, set up or clean up.
  - Cash donations & contributions.
  - Grants.
  - Material donations (coordinate with wing logistics first, IAW CAPR 67-1)
  - <http://cap.fundlinkinc.com/>
  - What fund raising events work for your unit?
  - Ask others what works for their unit?

## Wing Banker Program and the Unit

- Why did NHQ and Wing go to Wing Banker Program?
  - Civil Air Patrol's goal is to receive an unqualified (good) audit that will result in greater accountability which consistency and will increase the confidence and trust of Civil Air Patrol members, benefactors, government entities and the public.
  - In order for an unqualified opinion to be obtained, either all the units below wing level need to be audited (at a cost of over 5 million dollars) or something else needed to be created.

## What does the Wing Banker Solution accomplish?

- Accounts for all CAP's funds and activity.
- Provides greater accountability and reporting of CAP appropriated and corporate funds.
- Enables CAP to obtain an unqualified audit opinion enhances the confidence and trust of Civil Air Patrol members, government entities, benefactors, and the public.

## Budgeting – Fund Raising

- Abide by all state and local fund raising laws and regulations, as well as CAP regulations.
- The CAPR 173-4 list types of fund raising CAP units **cannot** participate in.
- Complete the PAWGF 173-4.
  - This must be signed by the **Wing Commander**.
  - As corporate officer of CAP representing the wing, they are the agent responsible for **ALL** fund raising activities and grant request.

The image shows two forms. The top form is titled 'Fund Raising & Grant Request' and contains fields for 'Wing Name', 'Wing Number', 'Requesting Unit', 'Requesting Officer', 'Requesting Date', 'Requesting Amount', 'Requesting Purpose', 'Requesting Description', 'Requesting Contact', 'Requesting Phone', 'Requesting Email', 'Requesting Address', 'Requesting City', 'Requesting State', 'Requesting Zip', 'Requesting Country', 'Requesting Date', 'Requesting Amount', 'Requesting Purpose', 'Requesting Description', 'Requesting Contact', 'Requesting Phone', 'Requesting Email', 'Requesting Address', 'Requesting City', 'Requesting State', 'Requesting Zip', 'Requesting Country'. The bottom form is titled 'PAWGF 173-4' and contains a large block of text with various sections and checkboxes.

## What is an Unqualified Audit opinion?

- **Unqualified Audit - If there are NO problems found during an audit, the auditor will state “in our opinion the financial statements give a true and fair view...”** Such an audit opinion is given when there has been no limitation on scope and the auditor agrees with the treatment and disclosure of information the financial statements.

## Benefits to the Unit

- Allows units to focus on CAP missions.
- Decisions and control remain with the unit.
- Units no longer have to file annual 173-2.
- An unqualified audit opinion provides public assurance that assets are accounted for and provides squadrons with opportunities to obtain additional funding through grants.

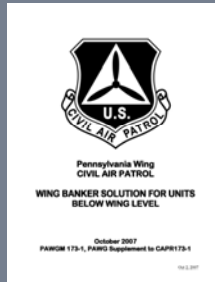


## You are taking our money??

- No--The unit still has control of their funds
  - How the funds are earned and spent.
- The wing is acting as the bank.
- Reports of activity and unit balances will be provided.



## PA Wing Banker Program



PAWG Supplement to CAPR173-1 details the procedures for the PA Wing Banker Program.



Mr. Phil Richardson, PAWG Accountant & Lt Col DeEtte Riley, DeEtte Riley PAWG Finance Officer will try to help you with any of your questions.

## Certificate of Deposit/Investment and Savings Accounts

- Units that wants to invest in a CD or other investment must contact PAWG Finance Committee to review options and open an account. Local suggestions are encouraged.
- Units that have funds that are not budgeted to be used for more than 6 months, can request funds be transferred into the unit saving account.

[http://cap.gov/visitors/members/financial\\_management/](http://cap.gov/visitors/members/financial_management/)

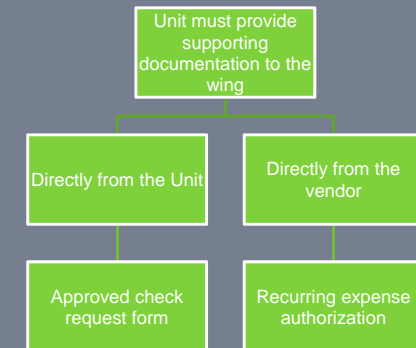


NHQ Financial Management Website offers available resources

## Deposits

- Units can make their own deposits or mail the checks they receive directly to PAWG.
- Deposit slips along with deposit advice forms are sent to the wing for posting.
- Copies are acceptable, documents can be faxed, e-mailed or mailed.

## Bill Payment



Check Request

- Send a copy of receipts, bills, or invoices along with a complete and authorized check request form to wing.
- Payments will be sent directly to the payee.
- Copies are acceptable, documents can be faxed, e-mailed or mailed.

Expense Authorization

- The wing must ensure that the expense has been approved by an appropriate person(s).
- The unit must complete a PAWGF 173-fc Finance Committee (who can approve expenses)



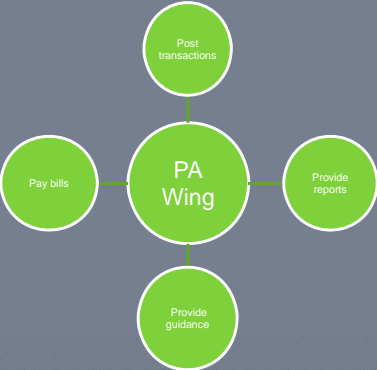
The Unit's Role

Recurring Expenses

- Invoices that units are paying on a routine basic i.e. phone, electric, rent can be set up as recurring expenses.
- The address of these invoices needs to be changed to PAWG HQ, the unit charter number must be added to the billing name, and the PAWGF 173-R needs to be completed each year.

Finance Committee

- Develop a budget
- Approve expenses over \$250.00
- Continue to function and record minutes
- Reconciles the reports from Wing
- Monitor the income and expenses





## The results

- The units can focus on their mission
- Consistent financial reporting
- All funds and transactions are audited
- No annual CAPF 173-2
- Obtain unqualified audit opinion



## Updates

- Recent changes/improvements.
  - Unit Commander's Financial Disclosure Statement Rev 1
  - CAP/CC Letter, Changes in Financial Policy Regards Gaming & Booster Clubs
- All units in Civil Air Patrol are participating in the Wing Banker Program.

Thank you,



## Unit finance forms

- All the forms are working documents. They can be revised and developed as we all work together.
- What forms and reporting are working, what needs to be changed?
- PAWG will share your ideas with NHQ "bench marks" for our wing with Wing Banker Program "Best Practices."
- We are all part of the same team...



**Civil Air Patrol**

## Questions?

- Lt Col DeEtte Riley, PAWG Director of Finance [driley@awandsons.com](mailto:driley@awandsons.com)
- Mr. Phil Richardson, PAWG Accountant [capfm@bigbrain.net](mailto:capfm@bigbrain.net)
- Lt Col Robert Meinert, PAWG Executive Director [rmeinert@forcomm.net](mailto:rmeinert@forcomm.net)
- Or call PAWG Headquarters at 717-861-2335, PAWG HQ Fax: 717-861-2164
- Pennsylvania Wing Headquarters, Building 3-108, Fort Indiantown Gap, Annville PA 17003
- DeEtte Riley home number after 7 PM 814-632-8341 or 814-880-9093 cell leave a message.